

## Tips for Preventing Identity Theft

In Canada the rates of identity theft and identity fraud are growing, with 12,739 incidents reported in 2012, 5% more than the year before. Even more alarming is statistic that victims of identity theft spend, on average, 600 hours recovering from the event - it could even take a number of years!

So, what is identity theft? Simply put, it's when someone uses your personal information without your knowledge, be it your name, Social Insurance Number (SIN), credit card number or another piece of personal information.

Here at Nelson & District Credit Union we have security measures in place to help protect you against identity theft. These measures could include: checking your ID in branch, asking for a password at the teller, our secure login for Online Banking using a Personal Access Image and Phrase as well as your Personal Access Code. But there are many ways that you can personally help protect yourself. Some are obvious – but there could be a few prevention tips that you may not have thought of.

### Tips for Prevention:

- Do not disclose personal information to the senders of unsolicited emails, calls or mail.
- Carry as few identifying documents in your wallet as possible. Documents you should certainly avoid carrying include: SIN card, passport and your birth certificate.
- Check your statements regularly and your credit report at least once a year. If you think you've been the victim of fraud, check your report immediately.
- Whenever possible pay using the chip function of your card, if you must pay by swipe, ask to swipe the card yourself and make sure not to lose sight of it.
- Always shield your PIN and never write it, or any of your other passwords down.
- Shred personal documents and statements before recycling them.
- When you change your address make sure to notify your financial institutions.

### What to do if you suspect that you are a victim of identity theft:

1. Contact your local police and file a report.
2. Let your credit union and any other financial institutions know, and contact your credit card company.
3. Contact Equifax and TransUnion Canada, the two national credit bureaus, and place a fraud alert on your credit report.

Equifax: 1-800-465-7166

TransUnion: 1-877-525-3823

4. Contact the Canadian Anti-Fraud Centre at [info@antifraudcentre.ca](mailto:info@antifraudcentre.ca) to let them know of your situation. They use this information to track trends and patterns, as well as to assist law enforcement agencies in their investigations.

For more information on how you can protect yourself from identity theft visit [www.nelsoncu.com/fraudtips](http://www.nelsoncu.com/fraudtips) or contact us at any community branch.